## Case:18-00050-ESL13 Doc#:7 Filed:02/07/18 Entered:02/07/18 13:53:57 Desc: Main Document Page 1 of 10

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

In Re:		1	Case No.: 18-00	050 (ESL)		
Carl	os Munoz Rovira	Chapter 13				
XXX-XX- <u>4754</u> XXX-XX		☐ Check if this	is a Pre-Confirmation	on amended plan.		
PR Local For Chapter	m G 13 Plan dated02/07/2018	Proposed by	is a Post Confirmatio :  Debtor(s) Trustee Unsecured Credit			
		☐ If this is an ar of the plan tha	mended plan list bela at have been change	ow the sections d.		
PART 1: No	otices					
To Debtors:	This form sets out options that may be appropriate not indicate that the option is appropriate in your Plans that do not comply with local rules and judi	te in some cases, but the ur circumstances or that cial rulings may not be c	presence of an opit is permissible in only only on the	tion on the form doe your judicial distric		
	In the following notice to creditors, you must check ear					
To Creditors:	Your rights may be affected by this plan. Your clair		fied, or eliminated.			
	You should read this plan carefully and discuss it with have an attorney, you may wish to consuit one. The long and shall not affect the meaning or interpretation of the properties of of	h your attorney if you have		tcy case. If you do no for reference purpose		
	If you oppose the plan's treatment of your claim objection to confirmation at least 7 days before ordered by the Bankruptcy Court. The Bankruptcy confirmation is filed. See Bankruptcy Rule 3015. In a this plan, unless ordered otherwise.	Court may confirm the neg	ring on contirmation	on, unless otherwise		
	The following matters may be of particular importance. the plan Includes each of the following items. If at the provision will be ineffective if set out later in the	Debtors must check one n item is checked as "Noi ne plan.	box on each line to ! Included" or if boti	state whether or no boxes are checked		
	If a claim is withdrawn by a creditor or amended to plan on account of such claim: (1.) The Trustee is audither such allocated towards the payment of such creditors. (3.) If such creditor has received monies from received in excess of the related claim to the Truste proposed a plan that repays his or her creditors in full, Debtor.	itor's claim shall be distrib m the Trustee (Distributed	uted by the Trustee Payments), the cred	is to related claim; (2.) to Debtor's remaining itor shall return funds		
.1 A limit on ti	he amount of a secured claim, set out in Section 3.2, whi ment or no payment at all to the secured creditor	ch may result in a	■ Included	☐Not included		
2 Avoidance in Section	of a judicial lien or nonpossessory, nonpurchase-money 3.4	security interest, set out	Included	Not included		
3 Nonstandar	d provisions, set out in Part 8		Included	■ Not included		

### PART 2: Plan Payments and Length of Plan

Debtor(s) will make payments to the trustee as follows:

PMT Amount	Period(s)	Period(s) Totals	Comments
\$ 425	60	\$ 25,500	
<b>4720</b>		\$0	
	1	\$0	
		\$0	
	<del>                                     </del>	\$0	
<del></del>	60	\$ 25,500	

Insert additional lines if needed

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to

	creditors specified in	this plan.	ге ѕрестеа, асашота				
2.2	Regular payments to t	he trustee will be	made from future inc	ome in the follow	ing manner:		
	Check all that apply.						
	Debtor(s) will make p	ayments pursuant	to a payroll deduction	order.			
	Debtor(s) will make the Other (specify method	payments directly to	the trustee.				
2.3	income tax refunds:					for filling the grant	atum and
	Debtor(s) will supply the will comply with 11 U.S court authorization pri	.C. 6 1325(D)(Z). II	(the Dentol(s) necet	turn filed during the s) to use all or a p	plan term within 14 portion of such "Tax	days of the filling the fillin	hall seek
2.4	Additional payments:						
	Check one.						
	None. If "None" is a Debtor(s) will make and date of each anti	additional paymer	f § 2.4 need not be col nt(s) to the trustee from	mpleted or reprodu n other sources, as	ced. specified below. Des	cribe the source, estin	mated amount,
	Maintenance of paymo						
					and		
	None. If "None" is a	hecked, the rest of	§ 3.1 need not be con	npietea or reprodu	ced.	the state with any of	ongos required by
	The debtor(s) will represent the applicable contract by the debtor(s), as sometimest, if any, at the listed on a proof of claim current installment parelief from the automatic payments under this plan. The final columns	t and noticed in col pecified below. An rate stated, pro-rat m filed before the yment and arrearatic stay is ordered	y existing arrearage of ed unless a specific a filing deadline under f age. In the absence of d as to any item of co	on a listed claim was mount is provided Bankruptcy Rule 30 f a contrary timely fi llateral listed in this and all secured 6	ill be paid in full thro   below. Unless othe 102(c) control over ar led proof of claim, the s paragraph, then, u laims based on that	ough disbursements to rwise ordered by the by contrary amounts list a amounts stated belowers order	by the trustee, with court, the amounts sted below as to the low are controlling. If the by the court, all
	Name of Creditor	Collateral	Current Installments Payments (tockuding escrow)	Amount of arrearage (If any)	Interest rate on arrearage (If any)	Monthly Plan PMT on arrearage	Estimated total payments by trustee
			\$	\$	%	\$	\$
			Distributed by:  Trustee  Debtor(s)				

## Case:18-00050-ESL13 Doc#:7 Filed:02/07/18 Entered:02/07/18 13:53:57 Desc: Main Document Page 3 of 10

Name of Creditor	Collateral	Current Installments Payments (Including oscrow)	Amount of arrearage (If eny)	Interest rate on arrearage (if any)	Monthly Plan PMT on arrearage	Estimated total payments by trustee
		\$	\$	%	\$	\$
		Distributed by:  Trustee  Debtor(s)				
Name of Creditor	Collateral	Current Installments Payments (Including oscrow)	Amount of arrearage (If any)	Interest rate on arrearage (If any)	Monthly Plan PMT on arrearage	Estimated total payments by trustee
		\$	\$	%	\$	\$
		Distributed by: ■Trustee □Debtor(s)				

Insert additional claims as needed.

2 2	Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.	

□None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

The debtor(s) request that the court determine the value of the secured claims listed below. For each non-governmental secured claim. Ilsted below, the debtor(s) state that the value of the secured claim should be as set out in the column headed Amount of secured claim. For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be pald in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

The holder of any claim listed below as having value in the column headed Amount of secured claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) Payment of the underlying debt determined under nonbankruptcy law, or
- (b) Discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor. See Bankruptcy Rule 3015.

Name of Creditor	Estimated Amount of Creditor's Total Claim	Collateral	Value of Collateral	Amount of Claims Senior to Creditor's Claim	Amount of Secured Claim	Interest Rate %	Monthly PMT to Creditor	Estimated Total of Monthly PMTs
Condado Prop LLC	\$		\$ 115,000.60	\$ 343,443.00	\$0.00	0.000 %	\$0.00	\$0.00
Condado Prop LLC	\$		\$ 115,000.00	\$ 354,443.00	\$0.00	0.000 %	\$0.00	\$000
Condado Prop LLC	\$ 354,443.00	House	\$ 70,000.00	\$0.00	\$70,000.00	3.500 %	\$ 350.00	\$
	\$		\$	\$	\$	%	\$	\$

Insert additional claims as needed.

# Case:18-00050-ESL13 Doc#:7 Filed:02/07/18 Entered:02/07/18 13:53:57 Desc: Main Document Page 4 of 10

3.3	Secured claims ex	cluded from 11 U.S.C. §	506.			
	Check one.	s checked, the rest of § 3		ed or reprodu	ced.	
	☐The claims listed	below were either:				
	(1) Incurred with	hin 910 days before the period of the debtor(s), or	petition date and secure	d by a purch	ase money security	y interest in a motor vehicle acquired for
			late and secured by a pu	ırchase mone	y security interest i	in any other thing of value.
	These claims we trustee or direct filed before the contrary timely to	rill be paid in full under t thy by the debtor, as spec filing deadline under Ba	he plan with interest at diffed below. Unless other ankruptcy Rule 3002(c)	the rate state erwise ordere controls ove	ed below. These particles the court, the	ayments will be disbursed either by the claim amount stated on a proof of claim ount listed below. In the absence of a scludes only payments disbursed by the
	Name of Creditor	Collateral	Amount of Claim	Interest Rate	Monthly plan payment	Estimated total payments by Trustee
			\$	%	\$	\$
					Distributed by:	
					☐Debtor(s)	
	Name of Creditor	Collateral	Amount of Claim	Interest Rate	Monthly plan payment	Estimated total payments by Trustee
			\$	%	\$	\$
					Distributed by:	
					Trustee	
	Insert additional claims	s as needed.			□Debtor(s)	
3.4 Li	ien Avoidance.					
	heck one.					
	None. If "None" is ch	ecked, the rest of § 3.4 ne	eed not be completed or	reproduced.		
	ne remainder of this pa	aragraph will be effective	only if the applicable bo	k in Part 1 of t	this plan is checked	l, ·
a ju ju	claim listed below will dicial lien or security i dicial lien or security l	be avoided to the extent to be avoided to the extent to the extent to the extent to the extent with the extent to	.C. § 522(b). Unless oth that it impairs such exen iii be treated as an unse I will be paid in full as a	erwise order nptions upon cured claim i secured clair	ed by the court, a juentry of the order of the order of the order of the plan	below impair exemptions to which the udicial lien or security interest securing confirming the plan. The amount of the ent allowed. The amount, if any, of the See 11 U.S.C. § 522(f) and Bankruptcy
1	information regarding judicial lien or securi interest		len Avoldance			Treatment of Remaining secured claim
ı	Name of Creditor	a. Amount of iler	1		\$	Amount of secured claim after
		b. Amount of all	other liens	<del>-</del>	\$	avoidance (line a minus line f)
(	Collateral	c. Value of claim	ed exemptions		\$	\$
_	V		•	_	· · · · · · · · · · · · · · · · · · ·	Interest Rate (if applicable)
ju re	en identification (such dgment date, date of li cording, book and pag imber)	en d. Total of adding	g lines a, b and c		§ 0	[ %]
111		e. Value of debto	or's interest in property		<b>2</b>	Monthly payment on secured claim:
		l e. value of gebto	it is interest in property	_ :	<b>5</b>	I

Cas	se:18-00050-ESL13 Doc	#:7 Filed:02/07/18 Document Pag		7/18 13:53:	57 Desc	: <mark>Main</mark>
	f. Subtract	line e from d.	\$	0		
	Extent of e	exemption impairment		Estimated secured of	d lotal payments claim	on
-	(check ap	plicable box)		\$		
	Line f is The entire	equal to or greater than line a. lien is avoided (Do not complete t	the next column.)			
	Line f is A portion	less than line a. of the lien is avoided. (Complete th	ne next column.)			
	Insert additional claims as needed.					
3.5	Surrender of collateral.  Check one.	A G T d t be an employed of	r mandicad			
	None. If "None" is checked, the rest  The debtor(s) elect to surrender to request that upon confirmation of this stay under § 1301 be terminated in all be treated in Part 5 below.	each creditor listed below the co	llateral that secures the			
	Name of creditor	C	ollateral			
3.6	Insert additional claims as needed.  Pro-Confirmation Adequate Protection Payments pursuant to 11 USC §13		o be paid by the truste			
	Name of Secured Creditor	\$ Amount of APMP		Comme		
	Condado Properties LLC	\$ 250	Payment of	of Interest	and princi	pal
						+
						_ _
	Insert additional claims as needed.					
	Pre-confirmation adequate protection (	payments made through the Plan	by the trustee are subj	ect to correspond	ing statutory fee.	
Pué	erto Rico Local Form (LBF-G)	Chapter 13 P	lan	18-0005	0 ESL)	Page :

Case:18-00050-ESL13 Doc#:7 Filed:02/07/18 Entered:02/07/18 13:53:57 Desc: Main Document Page 6 of 10

3.7	Other Secured Cla	aims Modific	ations.								
	Check one.										
	None. If "None"	is checked, t	he rest of § 3.7 nee	ed not be con	npleted or	reproduce	ed.				
	Secured Claims shall pay the all listed claim will amount is provi	s listed below owed claim a be pald in fu ded below. L cy Rule 3002	r shall be modified is expressly modified il through disburse Inless otherwise or (c) control over any	pursuant to ed by this sec ments by the	11 U.S.C. ction, at the e trustee,	§ 1322(b e annual i with Interd	o)(2) and/o interest rai est, if any,	e and mor	ithly payn stated,	nents des pro-rated	cribed below. An unless a specifi
	Name of Creditor	Claim ID#	Claim Amount	Modified Interest Rate	Modified Term (Months)	Modified P&I	Property Taxes (Escrow)	Property Insurance (Escrow)			Estimated Total PMTs by Trustee
		<del></del>	\$ □ To be Pay In Full 100%	%	\$		\$	\$	\$	0.00	\$
			\$ To be Pay In Full 100%	%	\$.	<del></del>	\$	\$	\$	0.00	\$
			\$ □ To be Pay In Full 100%	%	\$_		\$	\$	\$	0.00	\$
DAI	RT 4: Treatme	omt of Fo	as and Drive								
4.1	General	all Ol Fe	es allu Prior	ity Clai	ms		<del></del> .	<del></del>			
	Trustee's fees and without postpetition	all allowed	priority claims, inclu	uding domes	tic support	obligation	ns other th	nan those i	treated in	ı § 4.5, w	rill be paid in full
4.2	Trustee's Fees	ii iiitorost.									
	Trustee's fees are o	governed by s ments receiv	statute and may var ed by the trustee d	ry during the	term of the	e plan, ne	vertheless	are estima	ited for co	onfirmatio	n purposes to be
4.3	Attorney's fees			aning the plan	ii teim.						
ı	Check one										
OR	Fee Applicati	on: The atto	otor(s) elect to be c	will be deter	mined by t	he Court.					
	expenses, med in	y's fees paid	14 days from the en	illy of the co	ililimation	order.		· .			
			s fees to be paid un	ider the nian	are estima	ted to be:		<u> </u>			
			rmation amended of				q				

## Case:18-00050-ESL13 Doc#:7 Filed:02/07/18 Entered:02/07/18 13:53:57 Desc: Main Document Page 7 of 10

The debteries estimate the l	total amount of othe	er priority claims to be		
			e Amount of claim to be paid	
Name of Priority Credito		•		
Insert additional claims as nee	ded.			
Domestic support obligation	s assigned or ow	nd to a governmental unit and	d paid less than full amount.	
Check one.				
None. If "None" is checked	, the rest of § 4.5 n	eed not be completed or repro	duced.	
governmental unit and will to payments in § 2.1 be for a te	he naid less than th	ne full amount of the claim und se 11 U.S.C. § 1322(a)(4).	ort obligation that has been a er 11 U.S.C. § 1322(a)(4). <i>Thi</i> s	s plan provision requ
Name of Creditor			ted Amount of claim to be pai	
			***************************************	
		<u>\$</u>		
-				
			, <u>, , , , , , , , , , , , , , , , , , </u>	
Insert additional claims as nee	rded.			
	nsurance coverag	je		
Post confirmation property i				
Check one.	, the rest of § 4.6 n	eed not be completed or repro	duced.	
Check one.  None. If "None" is checked			duced. ed creditors listed below by providin	g properly insurance cov
Check one.  None. If "None" is checked				Estimated total
Check one.  None. If "None" is checked  The debtor(s) propose to pro	ovide post confirmatio	n adequate protection to the secun Insurance Coverage	ed creditors isted below by providin Estimated insurance	Estimated total payments by Tru
Check one.  None. If "None" is checked  The debtor(s) propose to pro	ovide post confirmatio	n adequate protection to the secun Insurance Coverage	ed creditors isted below by providin Estimated insurance Premium to be paid	Estimated total payments by Tru
Check one.  None. If "None" is checked  The debtor(s) propose to pro	ovide post confirmatio	n adequate protection to the secun Insurance Coverage	ed creditors isted below by providin  Estimated insurance  Premium to be paid  \$  Distributed by:  Trustee	Estimated total payments by Tru
Check one.  None. If "None" is checked  The debtor(s) propose to pro	ovide post confirmatio	n adequate protection to the secun Insurance Coverage	ed creditors listed below by providin  Estimated insurance Premium to be paid  \$  Distributed by:  Trustee  Debtor(s)	Estimated total payments by Tru
Check one.  None. If "None" is checked  The debtor(s) propose to pro	ovide post confirmatio	n adequate protection to the secun Insurance Coverage	ed creditors isted below by providin  Estimated insurance Premium to be paid  \$  Distributed by:  Trustee  Debtor(s)	
Check one.  None. If "None" is checked  The debtor(s) propose to pro	ovide post confirmatio	n adequate protection to the secun Insurance Coverage	ed creditors listed below by providin  Estimated insurance Premium to be paid  \$  Distributed by:  Trustee  Debtor(s)	Estimated total payments by Tru

insen additional claims as needed

#### PART 5: Treatment of Nonpriority Unsecured Claims Nonpriority unsecured claims not separately classified. Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. Check all that apply. $_{ extstyle \%}$ of the total amount of these claims, an estimated payment of \$ The funds remaining after disbursements have been made to all other creditors provided for in this plan. If the estate of the Debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$\_\_\_\_\_ Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one ■ None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced. The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed below on which the last payment is due after the final plan payment. Contractual installment payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the debtor(s). Name of creditor **Current installment** Amount of arrearage Estimated total payments to be paid payments by trustee Distributed by: **■**Trustee Debtor(s) Distributed by: **■**Trustee Debtor(s) Insert additional claims as needed. 5.3 Other separately classified nonpriority unsecured claims. Check one. Check one. None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced. The nonpriority unsecured allowed claims listed below are separately classified and will be treated as follows: Name of creditor Amount to be paid Interest Rate Base for separate Treatment Estimated total (Claim No.) classification on the claim (to be paid prorated) (if applicable) amount of (if applicable) payments ☐ In Full - 100% Less than 100% Paid by co-debtor Other (Explain) ☐ In Full -- 100%

Insert additional claims as needed.

Less than 100%
Paid by co-debtor
Other (Explain)

#### PART 6: Executory Contracts and Unexpired Leases

6.1	The executory contract unexpired leases are re	cts and unexpired leases list ejected. Check one.	ed below are assume	d and will be treate	d as specified. All ot	her executory contracts and
	Check one.	,				
	_	s checked, the rest of § 6.1 r	need not be completed	or reproduced.		
	subject to any con		earage payments will i			lebtor(s), as specified below lumn includes only payment
	Name of Creditor	Description of leased Property or executory Contract	Current Installment payment	Amount of arrearage to be paid	Treatment of arrearage (Refer to other plan section if applicable)	Estimated total payments by Trustee
			\$	\$		\$
			Distributed by:			
			☐Debtor(s)			
			\$	\$		\$
			Distributed by: Trustee Debtor(s)			
<b>PA</b> 7.1		of Property of the ate will vest in the debtor(s		Distribution	Order	
	Check the applicable	e box:				
	plan confirmatio	n.				
•	entry of discharg	e.				
	☐other:		<u></u> .			
7.2		by the Trustee will be in the flects the order of distribution	•	s prorate distribution	n among claims with s	same number.)
	Distribution on A     Distribution on S     Distribution on P     Distribution on P     Distribution on S     Distribution on S     Distribution on S     Distribution on S     Distribution on U     Distribution on P     Distribution on P     Distribution on P     Distribution on U	dequate Protection Payment torney's Fees (Part 4, Section Claims (Part 3, Sectionst Confirmation Property Insecured Claims (Part 3, Section Claims (Part 4, Section Claims (Part 4, Section Claims (Part 4, Section Claims (Part 4, Section Claims (Part 5, Section Claims (Part 5) Claims (Part 6) Claims (Pa	on 4.3) on 3.1 total) - Current surance Payments (Pai on 3.7) on 3.1 total) - Arreara on 3.2 total) on 3.3 total) on 3.4 total) oction 6.1) n 4.5 total) n 4.5 total) oction 5.2) oction 5.3)	contractual installm rt 4, Section 4.6)	ent payments	

Trustee's fees are distributed before each of the distributions above described pursuant to 28 U.S.C. § 586(e)(2).

## Case:18-00050-ESL13 Doc#:7 Filed:02/07/18 Entered:02/07/18 13:53:57 Desc: Main Document Page 10 of 10

PART 8: Nonstandard Plan Provisions					
None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.					
Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.					
Each paragraph must be numbered and labeled in boldface type, and with a heading stating the general subject matter of the					
paragraph. The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.					
- The debtor will pay 335.00 post confirmation direct payment to tCondado Properties, LLC for at least 1 year after confirmation and continue said payments until refinancing and/or modification of loan and willpay remaining value of calleteral at the time of refinancing and/or agree a loan modification schedule of payments					
-					
-					
·					
-					
-					
•					
- -					
-					
·					
-					
-					
-					
-					
-					
-					
•					
-					
-					
•					
PART 9: Signature(s)					
Date   16/2017     Signature of attorney of debtor(s)   Date   7/2/2017					

Signature(s) of Debtor(s) (required if not represented by an attorney; otherwise optional)

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(les) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.